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09/699,036	10/27/2000	Charles P. Bobbitt	5053-30801	6768

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EXAMINER

COLBERT, ELLA

ART UNIT	PAPER NUMBER
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3694

MAIL DATE	DELIVERY MODE
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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

09/699,036

Applicant(s)

BOBBITT ET AL.

Examiner

Ella Colbert

Art Unit

3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 28 March 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) See Continuation Sheet is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-11, 13-19, 21-30, 32-34, 36-42, 44-57, 59-61, 63-69, 71-73, and 147-152 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- ☒ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____
- ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____
- ☐ Notice of Informal Patent Application
- ☐ Other: _____

Continuation of Disposition of Claims: Claims pending in the application are 1-11, 13-19, 21-30, 32-34, 36-42, 44-57, 59-61, 63-69, 71-73 and 147-152.

DETAILED ACTION

1. Claims 1-11, 13-19, 21-30, 32-34, 36-42, 44-57, 59-61, 63-69, 71-73, and 147-152 are pending. Claims 1, 2, 4, 9, 10, 17-19, 24, 25, 27, 32, 33, 40-42, 51-57, 59-61, 63-69, 71-73, and 149 have been amended in this communication filed 3/28/07 entered as Response After Non-Final Action and Request for Extension of Time.
2. The claim objections for claims 2, 17, 19, 40, 42, 67, 69, and 147 have been overcome by Applicants' amendment to the claims and are hereby withdrawn. However, claim 1 has an objection as set forth here below.
3. The 35 USC 112 first paragraph rejection for claims 1, 24, and 51 has been overcome by Applicants' amendment and is hereby withdrawn.
4. The 35 USC 112 second paragraph rejection in the Office Action of 10/16/06 for claims 18, 19, 42, and 69 has been overcome by Applicants' amendment and is hereby withdrawn.

Claim Objections

5. Claim 1 is objected to because of the following informalities: Claim 1 recites "A method comprising:". Claim 1 would be better recited as "A method for processing financial service organization (FSO) transactions, comprising the steps of:". Appropriate correction is required.

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the

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invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 1-7, 9-11, 13-19, 21-30, 32-34, 36-42, 44-57, 59-61, 63-69, 71-73, and 147-152 are rejected under 35 U.S.C. 103(a) as being unpatentable over (US 6,075,851) Pinard et al, hereafter Pinard in view of (US 6,970,844) Bierenbaum – Provisional Priority date of 08/27/99.

As per claims 1, 24, and 51, Pinard teaches, a method, a system, and a carrier medium comprising program instructions for: displaying at least two processing relationship object representations on a display screen in data communication with a Financial Service Organization (FSO) computer system comprising a database (col. 3, lines 47-54 – Fig's 5 and 7 shows a stored organizational chart which is stored in database (19)); selecting at least two processing relationship object representations from the displayed processing relationship object representations (col. 2, line 56-col. 3, line 3 –the organizational chart is detailed in Fig. 2 which shows the processing of at least two object representations “Bill”, “Helen”, “Joe”, and “Fred”); preparing a processing relationship definition for each of the selected processing relationship object representations, wherein preparing the processing relationship includes: creating a highest level processing relationship object in a processing structure, wherein the highest level processing relationship object represents an FSO (col. 3, lines 4-8 and Fig. 3 – Processing relationship definitions are shown in Fig. 3 that each object can be selected and assigned telephone number extensions (processing relationship definitions). Other information can be assigned to each and every object, such as which employees are prevented from calling, which are allowed to call and which person is the

boss of the employee represented in the object. Fig. 4 further shows relationship definitions (col. 3, lines 9-32); creating a highest level processing relationship object in a processing relationship structure, wherein the highest level processing relationship object represents an FSO; creating a plurality of lower level processing objects in the processing relationship structure, wherein the plurality of lower level processing relationship objects in the processing relationship structure are descendents of the highest level processing relationship object, processing at least one of the plurality of lower level processing relationship objects, one of the lower level processing relationship objects represents a bank branch office, a regional bank, a credit card issuer, or an acquirer and processing the relationship definitions. In Fig. 2 objects are arranged in a hierarchy, so there is a highest level (Bill) and lower levels (everyone below Bill). The lower levels are descendents of the highest level and the lower levels represent a business unit (employees of the corporation). The other types of entities besides the business unit are optionally recited and thus carry no patentable weight. Pinard does not expressly disclose a Financial Service Organization (FSO) computer system. Bierenbaum discloses a Financial Service Organization (FSO) computer system (col. 9, lines 28-63 –the FSO business modeler is a computer system).

Bierenbaum further discloses, storing each processing relationship definition in the database (col. 10, lines 7-37). It would have been obvious to a person having ordinary skill in the art at the time the invention was made to modify the teachings of Pinard to incorporate the teachings of Bierenbaum in order to have an object-oriented business model represented by an object in the FSO's business model. The business object may

have methods and properties associated with it with the information describing the feature of function that may be stored as a business object as properties of the business object. The storage of each object is in the business model database (col. 10, lines 9-15).

Claim 24, Pinard discloses, a computer program (col. 4, lines 16-23); a computer system (col. 2, lines 50-52); the computer program is executable on the computer system (col. 4, lines 17-23).

This independent claim is rejected for the similar rationale as given above for claim 1.

Claim 51, Pinard discloses, displaying at least two processing relationship object representations on a display screen in data communication with a Financial Service Organization (FSO) computer system comprising a database (col. 4, lines 17-23); selecting at least two processing relationship object representations from the displayed processing relationship object representations (col. 4, lines 34-38 –display screen and col. 2, lines 50-60, Fig. 1 and Fig. 5 (19)).

This independent claim is rejected for the similar rationale as given above for claims 1 and 24.

As per claims 2, 25, and 52, Pinard failed to disclose, wherein each processing relationship definition stored in the database is configured for use in preparing a processing relationship value from an FSO transaction-related data in the FSO computer system. Bierenbaum discloses, wherein each processing relationship definition stored in the database is configured for use in preparing a processing

relationship value from an FSO transaction-related data in the FSO computer system (col. 9, line 28-42, col. 17, lines 8-21, Fig. 2a, and Fig. 13). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have each processing relationship definition stored in the database is configured for use in preparing a processing relationship value from an FSO transaction-related data in the FSO computer system and to modify in Pinard because such a modification would allow Pinard to have financial data tables for financial transactions and accounting categories (values).

As per claims 3, 26, and 53, Pinard failed to disclose, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data. Bierenbaum discloses, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data (col. 17, line 62-col. 18, line 10). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the processing relationship value configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data and to incorporate the teachings of Bierenbaum in Pinard because this would allow Pinard to have user objects that grant the user (owner) of the transaction-related data rights to that data so the owner can view, modify, or act upon the customer transaction.

As per claims 4, 27, 54, 147, and 150, Pinard discloses, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data, wherein the FSO business entity is a bank

branch office or a regional bank or a credit card line or an issuer or an acquirer. In Fig. 2 of Pinard shows a business entity as a company and a business unit (see col. 2, line 62-col. 3, line 3 and lines 27-32).

As per claims 5, 28, 55, and 149, Pinard discloses, wherein the selecting one or more processing relationship object representations is performed by a user of the FSO computer system (col. 4, lines 16-39 –Fred first types a command into a personal computer shown in Fig. 6 as "> Call My Group". The user agent looks up the names of Fred's group and they are displayed on Fred's screen of his personal computer then he can select who he wants to call. This reads on claim limitation 5).

As per claims 6, 29, and 56, Pinard discloses, wherein the selecting one or more processing relationship object representations is programmable or executable by an expert system (col. 4, lines 16-23 –shows an application program which is considered executable running on the LAX).

As per claims 7, 30, and 57, Pinard discloses, wherein the storing the processing relationship definition in the database comprises transferring the processing relationship definition to a report record definition stored in the database (col. 4, lines 40-48 and lines 56-65).

As per claims 9, 32, 59, and 152, Pinard discloses, wherein the processing relationship structure is expanded by inserting one or more processing relationship objects as descendants of the highest level processing relationship object (col. 2, line 56-col. 3, line 3 and Fig. 2- shows where one or more relationship objects are

descendents of the highest level processing relationship object can be inserted after “David”).

As per claims 10, 33, and 60, Pinard discloses, wherein the processing relationship structure is edited by inserting or deleting one or more processing relationship objects, wherein each of the one or more processing relationship objects are descendents of the highest level processing relationship object (col. 1 lines 31-37 and lines 44-55 – automatically updating is considered a form of editing- adding, deleting, and changing).

As per claims 11, 34, 61, 148, 151, Pinard discloses, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with a sequence number and a level number.(Fig. 3 – shows displayed values in a sequence number for the lower level processing objects and the name identifies a level number in the processing relationship structure beginning with the name Helen, Joe, or Fred (lower level processing objects)).

As per claims 13, 36, and 63, Pinard discloses, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with an object name, an object description and an object number for a displayed processing relationship object (col. 3, lines 4-8, col. 4, lines 4-15 and line 56-col. 5, line 12, and Fig. 3 –shows an object name and an object number and Fig. 8 shows an object name and an object number and object description)).

As per claims 14, 37, and 64, Pinard discloses, wherein the object name identities a unique name assigned to an object (col. 3, lines 27-32 –Fred (name –My Boss- unique name)).

As per claims 15, 28, and 65, Pinard discloses, wherein the database is relational or object oriented (col. 2, line 56 and line 57 –relational database).

As per claims 16, 39, and 66, Pinard failed to disclose, wherein the selecting a first processing relationship object representation from one or more processing relationship object representations comprises positioning a cursor of an user input device above the first processing relationship object representation and clicking a button of the user input device. Bierenbaum discloses, wherein the selecting a first processing relationship object representation from one or more processing relationship object representations comprises positioning a cursor of an user input device above the first processing relationship object representation and clicking a button of the user input device (col. 14, lines 55-col. 15, line 12). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the selecting of a first processing relationship object representation from one or more processing relationship object representations comprises positioning a cursor of an user input device above the first processing relationship object representation and clicking a button of the user input device and to modify the teachings of Pinard by the incorporation of the teachings of Bierenbaum because such a modification would allow Pinard to display a representation of the business model on the display screen and the system 10 (Bierenbaum reference) may also include one or more user input devices 52 such as a keyboard for entering data or commands and one or more cursor control devices 54 such as a mouse for using a cursor to modify a business model viewed on a display screen.

As per claims 17, 40, and 67, Pinard discloses, wherein the preparing a processing relationship definition comprises creating or editing an object associated with each of the selected processing relationship object representation (col. 1, lines 44-55 and col. 4, lines 56-65).

As per claims 18, 41, and 68, Pinard discloses, wherein the creating the object comprises identifying one or more values and one or more properties (col. 3, lines 4-8 and lines 27-32, col. 4, lines 4-15 and line 56-col. 5, line 12).

As per claims 19, 42, and 69, Pinard discloses, wherein the preparing a processing relationship definition comprises identifying one or more properties of an object associated with each of the selected processing relationship object representation (col. 2, lines 56-65 —discloses a processing relationship definition (roles) and (names) of reporting structures, id of groups (properties of object ... selected processing relationship object representations).

As per claims 21, 44, and 71, Pinard failed to disclose, wherein the processing relationship object representations comprises an icon displayed on the display screen of the FSO computer system. Bierenbaum discloses, wherein the processing relationship object representations comprises an icon displayed on the display screen of the FSO computer system (col. 17, lines 22-41). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the processing relationship object representations comprises an icon displayed on the display screen of the FSO computer system and to modify Pinard with the teachings of Bierenbaum

because such a modification would allow Pinard to have a document presented to an employee of the FSO or to a customer graphical objects such as icons.

As per claims 22, 45, and 72, Pinard discloses, wherein a user of the FSO computer system executes a processing relationship configuration program to prepare the processing relationship definition (col. 4, lines 16-23).

As per claims 23, 46, and 73, Pinard discloses, wherein the user of FSO computer system executes a processing relationship configuration program to reconfigure and store in the database the processing relationship definition in response to changing business conditions (col. 4, lines 25-55).

As per claim 47, Pinard discloses, wherein the computer system comprises a display device coupled to the computer system to display data (col. 4, lines 34-38).

As per claim 48, Pinard discloses, The system of claim 47, wherein the display device is a display screen (col. 4, lines 34-38).

As per claim 49, Pinard discloses, wherein the computer system comprises a user input device coupled to the computer system to enter data (col. 4, lines 19-23).

As per claim 50, Pinard discloses, wherein the user input device is a mouse or a keyboard (Fig. 1 (9 & 11) shows a computer and a keyboard (input device)).

Response to Arguments

8. Applicants' arguments filed 03/28/07 have been fully considered but they are not persuasive.

Issue no. 1: Applicants' argue: There must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of

ordinary skill in the art , to modify the reference or to combine reference teachings to establish a prima facie case of obviousness of a claimed invention has been considered but is not persuasive. Response: After "Having established that the knowledge was in the art, the Examiner could then properly rely, as put forth by the solicitor, on a conclusion of obviousness from common knowledge and common sense of the person of ordinary skill in the art without any specific hint or suggestion in a particular reference." In re Bozek, 163 USPQ 545 (CCPA 1969). Therefore, after this being said, the Examiner disagrees that a prima facie case of unpatentability has failed to be established by the Examiner.

Issue no. 2: Applicants' argue: The combination of Pinard and Bierenbaum does not appear to teach or suggest at least the features of claims 1, 24, and 51 in combination with the other features of the claims has been considered but is not persuasive. Response: Pinard and Bierenbaum as discussed above for claims 1, 24, and 51 disclose the limitations of claims 1, 24, and 51. Bierenbaum has a FSO business model with software programs which entails software objects executing on mainframe based computer systems referred to a custom credit system. See "Background of the Invention" col. 1, line 54 –col. 2, line 10 and col. 4, line 62–col. 6, line 6 (Summary of the Invention).

Issue no. 3: Applicants' argue: Applicants' submit that none of the cited references teach or suggest creating and/or using software objects to create such a model of a financial service organization has been considered but is not persuasive. Response: Nothing in Applicants' claim limitations suggest or disclose or recite that the

objects are software objects used to create a model of a Financial Service Organization. Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993).

Issue no. 4: Applicants' argue: Applicants' submit, however, that the cited portion of Pinard and Bierenbaum, whether taken separately or in combination, do not teach or suggest creating a highest level processing relationship object in a processing structure, the highest level object representing a Financial Service Organization has been considered but is not persuasive. Response: It is interpreted that Pinard has a highest level processing relationship object in a processing structure and Bierenbaum discloses a Financial service Organization with relationship objects in a hierarchical tree structure.

Issue no. 5: Applicants' argue: Pinard, taken separately or in combination with the other cited art, does not appear to disclose processing lower level processing relationship objects representing a bank branch office, a regional bank, a credit card issuer, or an acquirer has been considered but is not persuasive. Response: Pinard and Bierenbaum as discussed above for claims 1, 24, and 51 disclose the limitations of claims 1, 24, and 51. Bierenbaum has a FSO business model with software programs which entails software objects executing on mainframe based computer systems referred to a custom credit system. See "Background of the Invention" col. 1, line 54 – col. 2, line 10 and col. 4, line 62-col. 6, line 6 (Summary of the Invention).

Also, only one of the relationship objects has to be disclosed in the reference and not all of the relationship objects because of the usage of the word "or".

Issue no. 6: Applicants' argue: Pinard does not appear to teach or suggest wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the Financial Service Organization transaction –related data, wherein the FSO business entity is a bank or a branch office or a regional bank or a credit card line or an issuer or an acquirer has been considered but is not persuasive. Response: This argument is discussed above in Issue no. 5 and there is not any need to discuss it again.

Issue no. 7: Applicants' argue: Applicants' submit that a name, such as "Bill" is not a sequence number or a level number and Applicants' further submit that a telephone extension number and Pinard does not teach or suggest displaying one or more processing relationship object representations on a display screen comprises displaying values associated with a sequence number for at least one of the plurality of lower level processing relationship objects and a level number for the at least one lower level processing relationship object, wherein the level number identifies a level in the processing relationship structure or the features of claim 151 has been considered but is not persuasive. Response: Figure 3, even though it shows phone extension numbers they are in sequential order in Pinard. Also, Figure 8 shows "Fred 1603" and "John 1604" which are interpreted as being in a sequence.

In this rejection of claim 1 and others, for example under Section 103 (a) of Title 35 of the United States Code, the Examiner carefully drew up a correspondence

between the Applicants' claimed limitations and one or more referenced passages in the Pinard and Bierenbaum references, what is well known in the art, and what is known to one having ordinary skill in the art (the skilled artisan). The Examiner is entitled to give claim limitations their broadest reasonable interpretation in light of the Specification (see below):

2111 Claim Interpretation; Broadest Reasonable Interpretation [R-1]

>CLAIMS MUST BE GIVEN THEIR BROADEST REASONABLE INTERPRETATION

During patent examination, the pending claims must be "given the broadest reasonable interpretation consistent with the specification." Applicant always has the opportunity to amend the claims during prosecution and broad interpretation by the examiner reduces the possibility that the claim, once issued, will be interpreted more broadly than is justified. In re Prater, 162 USPQ 541,550-51 (CCPA 1969).<

Applicant is respectfully requested to point out to the examiner in the independent claims the inventive concept of the invention and to distinctly and clearly claim that inventive concept in the claim language.

Conclusion

9. The prior art made of record and not relied upon is considered pertinent to applicants' disclosure.

Margoscin et al (US 7,003,482) discloses a financial service organizational structure.

Gibson et al (US 6,006,193) discloses a data structure of organizations in a organizational hierarchy of nodes.

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.


Inquiries

10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Monday, Wednesday, and Thursday, 5:30AM-3:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

June 20, 2007



ELLA COLBERT
PRIMARY EXAMINER